

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Elizabeth Caymares
Debtor

Case No. 23-02305-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 18, 2023

User: AutoDocke
Form ID: pdf002

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2023:

Recip ID	Recipient Name and Address
db	# Elizabeth Caymares, 137 Dad Burnhams Rd, Pine Grove, PA 17963-8388
5571679	+ Capital Bank N.A., 2275 Research Blvd. Ste 600, Rockville, MD 20850-6238
5571682	Conrad Bicher, 137 Dad Burnhams Rd, Pine Grove, PA 17963-8388
5571689	Norton Rose Fulbright US LLP, 1301 McKinney St Ste 5100, Houston, TX 77010-3095
5571690	+ Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5571692	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
5571693	Pine Grove Area School District, 103 School St, Pine Grove, PA 17963-1698
5571694	Schuylkill County Tax Claim Bureau, 401 N 2nd St, Pottsville, PA 17901-1756
5571696	Tellus Equipment Solutions, LLC, 4241 Hwy 359 E, Alice, TX 78332
5571697	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533
5571699	Washington Township, Schuylkill County, 225 Frantz Rd, Pine Grove, PA 17963-7931

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5571677	Email/PDF: bncnotices@becket-lee.com	Dec 18 2023 18:53:05	American Express, Attn: Bankruptcy, 200 Vesey St, New York, NY 10285-1000
5578976	Email/PDF: bncnotices@becket-lee.com	Dec 18 2023 18:52:35	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5571678	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 18 2023 18:42:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
5571680	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 18 2023 18:41:53	Capital One Financial Corp., Attn: Bankruptcy, 1680 Capital One Dr, McLean, VA 22102-3407
5571681	Email/Text: bankruptcy@connexuscu.org	Dec 18 2023 18:42:00	Connexus Credit Union, Attn: Bankruptcy, PO Box 8026, Wausau, WI 54402-8026
5571684	Email/Text: bkdocs@guildmortgage.net	Dec 18 2023 18:42:00	Guild Mortgage Company, Attn: Bankruptcy, 5887 Copley Dr, San Diego, CA 92111-7906
5583406	Email/Text: bkdocs@guildmortgage.net	Dec 18 2023 18:42:00	Guild Mortgage Company, LLC, P.O. Box 85304, San Diego, CA 92186-9883
5571683	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 18 2023 18:42:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
5571685	+ Email/Text: Hcabanruptcy-courtntices@hcamerica.com	Dec 18 2023 18:42:00	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
5571686	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 18 2023 18:42:00	Internal Revenue Service, Centralized Insolvency

			Operation, PO Box 7346, Philadelphia, PA 19101-7346
5571687	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 18 2023 18:52:27	JPMorgan Chase Bank N.A., Bankruptcy Mail Intake Team, 700 Kansas Ln Fl 1, Monroe, LA 71203-4774
5571688	+ Email/Text: electronicbkydocs@nelnet.net	Dec 18 2023 18:42:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
5571691	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 18 2023 18:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5582984	Email/Text: bankruptcy@bbandt.com	Dec 18 2023 18:42:00	Sheffield Financial, a division of Truist Bank, PO Box 1847, Wilson, NC 27894-1847
5576461	+ Email/Text: electronicbkydocs@nelnet.net	Dec 18 2023 18:42:00	U.S. Department of Education c/o Nelnet, US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
5571698	^ MEBN	Dec 18 2023 18:39:25	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
TOTAL: 16			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5571695	##	Sheffield Financial, Attn: Bankruptcy, 150 S Stratford Rd, Winston Salem, NC 27104-4227

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2023 at the address(es) listed below:

Name	Email Address
Alyk L Ofnazian	on behalf of Creditor Guild Mortgage Company LLC amps@manleydeas.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael A. Cibik	on behalf of Debtor 1 Elizabeth Caymares mail@cibiklaw.com cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg
Milos Gvozdenovic	on behalf of Creditor Connexus Credit Union mgvozdenovic@weltman.com pitecf@weltman.com
United States Trustee	

District/off: 0314-5
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Page 3 of 3
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ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

Caymares, Elizabeth

CHAPTER 13

CASE NO. 5:23-bk-02305-MJC

☒ ORIGINAL PLAN
☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)

0 Number of Motions to Avoid Liens
0 Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 66,000.00, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
11/2023	10/2028	\$1,100.00	\$0.00	\$1,100.00	\$66,000.00
				Total Payments:	\$66,000.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: () Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

(☒) Debtor is over median income. Debtor estimates that a minimum of \$ 52,731.00 must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$ 52,731.00 .
(Liquidation value is calculated as the value of all nonexempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. *If this line is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ _____ from the sale of property known and designated as _____. All sales shall be completed by _____, 20 _____. If the property does not sell by the date specified, then the disposition of the property shall be as follows: _____
3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: _____

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. *Check one.*

☒ None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Guild Mortgage Company	137 Dad Burnhams Rd Pine Grove, PA 17963-8388	0740

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☒ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☐ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

☒ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
Sheffield Financial	Ex Mark Lawnmower	\$14,245.00	0.00%	\$0.00

E. Secured claims for which a § 506 valuation is applicable. Check one.

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 3,500.00 already paid by the Debtor, the amount of \$ 1,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

☒ The following administrative claims will be paid in full.

Name of Creditor	Estimated Total Payment
Cibik Law, P.C.	\$1,000.00

B. Priority Claims (including, certain Domestic Support Obligations)

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☐ plan confirmation.
☐ entry of discharge.
☒ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____

Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.

Level 6: Specially classified unsecured claims.

Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: 10/27/2023

/s/ Michael A. Cibik

Attorney for Debtor

Debtor

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.